

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
Hudson, Wanda § Case No. 16-29401
§
Debtor(s) §
§

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Joseph A. Baldi, Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$23.50 (Without deducting any secured claims)	Assets Exempt: \$4,500.00
Total Distributions to Claimants: \$5,259.75	Claims Discharged Without Payment: \$49,981.79
Total Expenses of Administration: \$1,427.75	

3) Total gross receipts of \$10,687.50 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$4,000.00 (see **Exhibit 2**), yielded net receipts of \$6,687.50 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	\$1,427.75	\$1,427.75	\$1,427.75
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$52,643.18	\$33,342.36	\$33,342.36	\$5,259.75
TOTAL DISBURSEMENTS	\$52,643.18	\$34,770.11	\$34,770.11	\$6,687.50

4) This case was originally filed under chapter 7 on 09/15/2016. The case was pending for 31 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 04/17/2019 By : /s/ Joseph A. Baldi
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	AMOUNT RECEIVED
Probate Estate with claim against nursing home facility	1229-000	\$10,687.50
TOTAL GROSS RECEIPTS		\$10,687.50

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
Wanda Hudson	exemption in funds r	8100-002	\$4,000.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$4,000.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL SECURED			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Joseph A. Baldi	2100-000	NA	\$1,418.75	\$1,418.75	\$1,418.75
Joseph A. Baldi	2200-000	NA	\$9.00	\$9.00	\$9.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,427.75	\$1,427.75	\$1,427.75

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN FEES AND CHARGES		NA	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
00014	Comenity Capital Bank/Paypal	7100-000	\$600.00	\$584.44	\$584.44	\$92.13
00013	Synchrony Bank c/o PRA	7100-000	\$167.00	\$454.00	\$454.00	\$71.62
00012	Synchrony Bank c/o PRA	7100-000	\$249.00	\$541.55	\$541.55	\$85.43
00011	Synchrony Bank c/o PRA	7100-000	\$364.00	\$678.73	\$678.73	\$107.07
00010	Department Stores National	7100-000	\$987.00	\$987.54	\$987.54	\$155.79
00009	US DEPT OF EDUCATION CLAIMS	7100-000	NA	\$6,285.47	\$6,285.47	\$991.54
00008	US DEPT OF EDUCATION CLAIMS	7100-000	\$19,000.00	\$13,930.73	\$13,930.73	\$2,197.59
00007	Capital One Bank (USA), N.A. by	7100-000	\$1,407.00	\$1,470.15	\$1,470.15	\$231.92
00006	CREDIT FIRST NA	7100-000	\$1,153.00	\$1,153.31	\$1,153.31	\$181.94
00005	Quantum3 Group LLC as agent	7100-000	\$1,187.00	\$1,249.28	\$1,249.28	\$197.08
00004	Quantum3 Group LLC as agent	7100-000	\$361.00	\$397.50	\$397.50	\$62.71
00003	Quantum3 Group LLC as agent	7100-000	\$1,537.00	\$1,537.13	\$1,537.13	\$242.48
00002	Quantum3 Group LLC as agent	7100-000	\$1,000.00	\$1,030.67	\$1,030.67	\$162.59
00001	American InfoSource LP as agent	7100-000	\$2,732.00	\$3,041.86	\$3,041.86	\$479.86
	Barclays Bank Delaware		\$1,152.00	NA	NA	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Best Buy/CBNA		\$831.00	NA	NA	\$0.00
	Chase/Bank One Card		\$2,238.00	NA	NA	\$0.00
	Check Into Cash of Illinois Inc		\$820.00	NA	NA	\$0.00
	Comenity Bank/BDFRDFR		\$10.00	NA	NA	\$0.00
	Credit One Bank		\$1,208.00	NA	NA	\$0.00
	First Premier Bank		\$882.00	NA	NA	\$0.00
	First Saving Credit Car		\$385.00	NA	NA	\$0.00
	NCB Management Services		\$4,085.00	NA	NA	\$0.00
	PLS Financial Solutions of Illinois		\$522.18	NA	NA	\$0.00
	Santander Consumer		\$6,120.00	NA	NA	\$0.00
	Sears/CBNA		\$3,315.00	NA	NA	\$0.00
	SYNCB/ Amazon		\$10.00	NA	NA	\$0.00
	Turner Acceptance Corp		\$321.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$52,643.18	\$33,342.36	\$33,342.36	\$5,259.75

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Case No: 16-29401
Case Name: Hudson, Wanda

Judge: Timothy A. Barnes

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 09/15/2016 (f)
341(a) Meeting Date: 10/13/2016
Claims Bar Date: 02/21/2017

For Period Ending: 04/17/2019

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. Wearing Apparel	500.00	0.00		0.00	FA
2. Checking account-JP Morgan Chase	20.00	0.00		0.00	FA
3. Savings Account - JP Morgan Chase	3.50	0.00		0.00	FA
4. Probate Estate with claim against nursing home facility (u)	10,687.50	6,687.50		10,687.50	FA
Gross Value of Remaining Assets					
TOTALS (Excluding Unknown Values)	11,211.00	6,687.50		10,687.50	0.00

Re Prop. #4 one-sixth share of the Probate Estate of Madestine Hudson, deceased - proceeds of lawsuit against Paramount of Oak Park Healthcare Center, LLC for negligence leading to he death of Madestine Hudson

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

December 1, 2018: Trustee recovered Debtor's one-sixth interest in her mother's probate estate. Debtor amended her schedules to claim an exemption in the proceeds from the probate estate. Trustee determined that the claimed exemption was valid and paid the Debtor her allowed exemption. Trustee reviewed and validated all claims filed. Trustee's attorneys advised that they would not be seeking compensation or expense reimbursement in this case. Trustee prepared his TFR.

July 11, 2018 - Trustee conferred with counsel handling probate estate claim against nursing home. Have determined amount due, adjudicating liens on proceeds. Once complete, debtor's share of estate will be about \$20,000.

June 2017: Debtor is the executor her mother's probate estate. The probate estate is pursuing a claim against the nursing home where the Debtor's mother previously lived. Trustee has asserted the Estate's interest in the claim against the nursing home and will keep the case open pending recovery of the claim against the nursing home.

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Initial Projected Date of Final Report(TFR) : 12/31/2018

Current Projected Date of Final Report(TFR) : 12/31/2018

Trustee's Signature /s/Joseph A. Baldi
Joseph A. Baldi
P.O. Box 2399
Glen Ellyn, IL 60138-2399
Phone : (312) 726-8150

Date: 04/17/2019

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-29401

Case Name: Hudson, Wanda

Trustee Name: Joseph A. Baldi

Bank Name: Texas Capital Bank

Account Number/CD#: *****5682 Checking Account

Taxpayer ID No: **.***7324

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 4/17/2019

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
10/30/2018	[4]	Keating Law Offices 79 W. Monroe Street Suite 1024 Chicago, IL 60603	Distribution from Estate of Madestine Hudson	1229-000	10,687.50		10,687.50
11/09/2018	51001	Wanda Hudson 5253 W Kamerling Ave Chicago, IL 60651	personal property exemption	8100-002		4,000.00	6,687.50
01/29/2019	51002	Joseph A. Baldi P.O. Box 2399 Glen Ellyn, IL 60138-2399	Trustee's Compensation	2100-000		1,418.75	5,268.75
01/29/2019	51003	Joseph A. Baldi P.O. Box 2399 Glen Ellyn, IL 60138-2399	Trustee expenses	2200-000		9.00	5,259.75
01/29/2019	51004	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124	Disb of 15.78% to Claim #00001	7100-000		479.86	4,779.89
01/29/2019	51005	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	Disb of 15.78% to Claim #00002	7100-000		162.59	4,617.30

Page Subtotals

10,687.50

6,070.20

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Trustee Name: Joseph A. Baldi

Bank Name: Texas Capital Bank

Account Number/CD#: *****5682 Checking Account

Taxpayer ID No: **-***7324

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 4/17/2019

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
01/29/2019	51006	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	Disb of 15.77% to Claim #00003	7100-000		242.48	4,374.82
01/29/2019	51007	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	Disb of 15.78% to Claim #00004	7100-000		62.71	4,312.11
01/29/2019	51008	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083	Disb of 15.78% to Claim #00005	7100-000		197.08	4,115.03
01/29/2019	51009	CREDIT FIRST NA PO Box 818011 Cleveland, OH 44181	Disb of 15.78% to Claim #00006	7100-000		181.94	3,933.09
01/29/2019	51010	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272	Disb of 15.78% to Claim #00007	7100-000		231.92	3,701.17
01/29/2019	51011	US DEPT OF EDUCATION CLAIMS FILING UNIT PO Box 8973 Madison, WI 53708	Disb of 15.78% to Claim #00008	7100-000		2,197.59	1,503.58

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0.00

3,113.72

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Account Number/CD#: *****5682 Checking Account

Taxpayer ID No: **.***7324

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 4/17/2019

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
01/29/2019	51012	US DEPT OF EDUCATION CLAIMS FILING UNIT PO Box 8973 Madison, WI 53708	Disb of 15.78% to Claim #00009	7100-000		991.54	512.04
01/29/2019	51013	Department Stores National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083	Disb of 15.78% to Claim #00010	7100-000		155.79	356.25
*01/29/2019	51014	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	Disb of 15.78% to Claim #00011	7100-004		107.07	249.18
*01/29/2019	51015	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	Disb of 15.78% to Claim #00012	7100-004		85.43	163.75
*01/29/2019	51016	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	Disb of 15.78% to Claim #00013	7100-004		71.62	92.13
01/29/2019	51017	Comenity Capital Bank/Paypal Credit c/o Weinstein & Riley, PS 2001 Western Ave Ste 400 Seattle, WA 98121	Disb of 15.76% to Claim #00014	7100-000		92.13	0.00

Page Subtotals

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1,503.58

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For Period Ending: 4/17/2019

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1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
*03/22/2019		Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	Stop Payment on Check 51014	7100-004		(107.07)	107.07
*03/22/2019		Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	Stop Payment on Check 51016	7100-004		(71.62)	178.69
*03/22/2019		Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541	Stop Payment on Check 51015	7100-004		(85.43)	264.12
03/26/2019	51018	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41031 Norfolk, VA 23541	Disb. of 15.78% on claim 11, replaces check 51014	7100-000		107.07	157.05
03/26/2019	51019	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41031 Norfolk, VA 23541	Disb of 15.78% to claim 12, replaces check 51015	7100-000		85.43	71.62
03/26/2019	51020	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41031 Norfolk, VA 23541	Disb of 15.78% on claim 13, replaces check 51016	7100-000		71.62	0.00

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1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)

Page Subtotals

COLUMN TOTALS	10,687.50	10,687.50
Less: Bank Transfer/CD's	0.00	0.00
SUBTOTALS	10,687.50	10,687.50
Less: Payments to Debtors		4,000.00
Net	10,687.50	6,687.50

All Accounts Gross Receipts:	10,687.50
All Accounts Gross Disbursements:	10,687.50
All Accounts Net:	0.00

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5682 Checking Account	10,687.50	10,687.50	
Net Totals	10,687.50	10,687.50	0.00